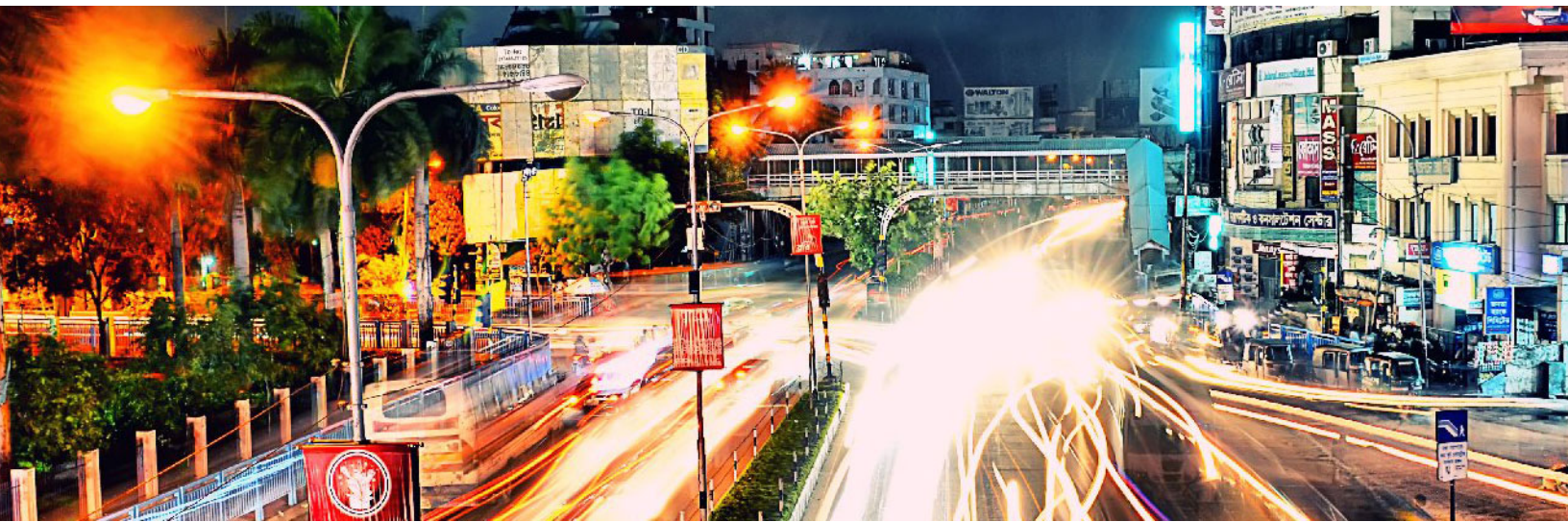


# Token Management Service

Using the Simple Order API



**cybersource**  
A Visa Solution

## Cybersource Contact Information

For general information about our company, products, and services, go to <http://www.cybersource.com>.

For sales questions about any Cybersource service, email [sales@cybersource.com](mailto:sales@cybersource.com) or call 650-432-7350 or 888-330-2300 (toll free in the United States).

For support information about any Cybersource service, visit the Support Center:

<http://www.cybersource.com/support>

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**Revision:** December 2020

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# Recent Revisions to This Document

Release	Changes
December 2020	<p>Added support for the processor Cielo 3.0. See <a href="#">"Supported Processors and Payment Methods," page 12</a>, and <a href="#">ccAuthService_overridePaymentMethod, page 31</a>.</p> <p>Changed <i>Cybersource through VisaNet</i> to <i>Visa Platform Connect</i>.</p> <p>Removed support for PINless debit cards.</p> <p>Moneris: added support for China UnionPay cards.</p>
June 2020	<p>Added an endpoint for transactions in India. See <a href="#">"Transaction Endpoints," page 11</a>.</p>
May 2020	<p>Updated information about retrieving a customer token. See <a href="#">"Retrieving a Customer Token," page 19</a>.</p> <p>Added the on-demand credit procedure. See <a href="#">"Requesting On-Demand Transactions," page 22</a>.</p> <p>Added a notification example for card enrollment. See <a href="#">Example 1, "PAN Enrollment Notification," on page 25</a>.</p> <p>Updated the <b>paymentAccountReference</b> reply field. See <a href="#">paymentAccountReference, page 38</a>.</p> <p>Updated <a href="#">"Reply: Retrieve a Customer Token," page 51</a>.</p>
March 2020	<p>This revision contains only editorial changes and no technical updates.</p>
February 2020	<p>Updated the description for payment instrument tokens. See <a href="#">Payment instrument token, page 10</a>.</p> <p>Updated the URL for information about merchant-initiated transactions. See <a href="#">"Merchant-Initiated Transactions," page 14</a>.</p>
November 2019	<p>Visa Platform Connect: added support for COF network tokens for Mastercard. See <a href="#">"Creating Credentials-on-File Network Tokens," page 23</a>.</p>

# About This Guide

## Audience and Purpose

This guide is written for merchants who want to tokenize customers' sensitive personal information and eliminate payment data from their networks to ensure that it is not compromised.

The purpose of this guide is to help you create and manage tokens.

## Conventions



A *Note* contains helpful suggestions or references to material not contained in the document.



An *Important* statement contains information essential to successfully completing a task or learning a concept.

## Text and Command Conventions

Convention	Usage
<b>Bold</b>	<ul style="list-style-type: none"> <li>Field and service names in text; for example: Include the <b>paySubscriptionCreateService_run</b> field.</li> <li>Items that you are instructed to act upon; for example: Click <b>Save</b>.</li> </ul>
Screen text	<ul style="list-style-type: none"> <li>XML elements.</li> <li>Code examples and samples.</li> <li>Text that you enter in an API environment; for example: Set the <b>paySubscriptionCreateService_run</b> field to <b>true</b>.</li> </ul>

## Related Documents

**Table 1** Related Documents

Subject	Description
Account Updater	<i>Account Updater User Guide</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> )—describes how to automatically incorporate changes made to a customer's payment card data.
Business Center	<i>Business Center Reporting User Guide</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> )—describes reporting options you can use to download your transaction data.
Credit Card	<i>Credit Card Services Using the Simple Order API</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> )—describes how to integrate credit card processing into your order management system.
Echeck	<i>Electronic Check Services Using the Simple Order API</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> )—describes how to integrate Echeck processing into your order management system.
Payouts	<i>Payouts Using the Simple Order API</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> )—describes how to integrate Payouts processing into your order management system.
Simple Order API	<ul style="list-style-type: none"> <li>■ <i>Getting Started with Cybersource Advanced for the Simple Order API</i> (<a href="#">PDF</a>   <a href="#">HTML</a>)—describes how to get started using the Simple Order API.</li> <li>■ <a href="#">Simple Order API and SOAP Toolkit API Testing Information page</a>.</li> </ul>

Refer to the Support Center for complete Cybersource technical documentation:

[http://www.cybersource.com/support\\_center/support\\_documentation](http://www.cybersource.com/support_center/support_documentation)

## Customer Support

For support information about any Cybersource service, visit the Support Center:

<http://www.cybersource.com/support>

# Introduction



Contact Cybersource Customer Support to configure your account for the Token Management Service.

---

The Cybersource Token Management Service (TMS) tokenizes, securely stores, and manages:

- Primary account number (PAN)
- Payment card expiration date
- Customer data
- Electronic check data

TMS is compatible with the Cybersource Account Updater service for Visa and Mastercard payment cards, except with credentials-on-file (COF) network tokens. All payment information stored with Cybersource can be automatically updated by participating banks, thereby reducing payment failures. For more information, see *Account Updater User Guide* ([PDF](#) | [HTML](#)).



# Token Types and Formats

All token types are also available using the TMS RESTful services. For more information about RESTful services, see the [Cybersource Developer Center](#).

**Table 2** Token Types and Formats

Token Type	Description	Format
Customer token For more information, see <a href="#">Chapter 2, "Creating Customer Tokens,"</a> on page 16.	<p><b><i>Payment Card Transactions and Payouts</i></b></p> <p>Represents the tokenized:</p> <ul style="list-style-type: none"> <li>■ Payment card PAN</li> <li>■ Card expiration date</li> <li>■ Billing information</li> <li>■ Shipping information</li> <li>■ Merchant-defined data</li> </ul>	<ul style="list-style-type: none"> <li>■ 32 character hexadecimal (default)</li> <li>■ 19 digits, Luhn check passing</li> <li>■ 16 digits, last 4 digits of card preserving, Luhn check passing<sup>1</sup></li> <li>■ 16 digits, Luhn check passing<sup>1</sup></li> <li>■ 22 digits<sup>2</sup> (Request ID)</li> </ul>
	<p><b><i>Electronic Checks</i></b></p> <p>Represents the tokenized:</p> <ul style="list-style-type: none"> <li>■ Bank account and routing numbers</li> <li>■ Billing information</li> <li>■ Shipping information</li> <li>■ Driver license information</li> <li>■ Account type</li> <li>■ Company tax ID</li> <li>■ SEC code</li> <li>■ Alternate merchant descriptor</li> <li>■ Merchant-defined data</li> </ul>	<ul style="list-style-type: none"> <li>■ 32 character hexadecimal (default)</li> <li>■ 19 digits, Luhn check passing</li> <li>■ 16 digits, Luhn check passing<sup>1</sup></li> <li>■ 22 digits<sup>2</sup></li> </ul>

1 Token format for existing merchants who implemented Cybersource services prior to 2019.

2 Can be used only for one token type—customer, payment instrument, or instrument identifier. For instrument identifier tokens, you can use the 22-digit format for payment cards and electronic checks.

Table 2 Token Types and Formats (Continued)

Token Type	Description	Format
Payment instrument token	Available only with TMS RESTful services. For more information on creating this token using TMS RESTful services, see <a href="#">Cybersource Developer Center</a> .	
	<p><b>Payment Card Transactions and Payouts</b> Represents the tokenized:</p> <ul style="list-style-type: none"> <li>■ Payment card PAN</li> <li>■ Card expiration date</li> <li>■ Billing information</li> </ul> <p><b>Electronic Checks</b> Represents the tokenized:</p> <ul style="list-style-type: none"> <li>■ Bank account and routing numbers</li> <li>■ Billing information</li> <li>■ Driver license information</li> <li>■ Account type</li> <li>■ Company tax ID</li> <li>■ SEC code</li> <li>■ Alternate merchant descriptor</li> </ul>	<ul style="list-style-type: none"> <li>■ 32 character hexadecimal</li> <li>■ 19 digits, Luhn check passing</li> <li>■ 16 digits, Luhn check passing</li> <li>■ 22 digits<sup>2</sup></li> </ul>
Instrument identifier token	Helps you identify when the same card or bank account is used while keeping sensitive customer data secure.	
	<p><b>Payment Card Transactions and Payouts</b> Represents the tokenized payment card PAN.</p> <p><b>Electronic Checks</b> Represents the tokenized bank account and routing numbers.</p>	<ul style="list-style-type: none"> <li>■ 32 character hexadecimal</li> <li>■ 19 digits, Luhn check passing</li> <li>■ 19 digits, last 4 digits of card preserving (default)</li> <li>■ 16 digits, Luhn check passing</li> <li>■ 22 digits<sup>2</sup></li> <li>■ 32 character hexadecimal</li> <li>■ 19 digits, Luhn check passing</li> <li>■ 16 digits, Luhn check passing</li> <li>■ 22 digits<sup>2</sup></li> </ul>
	<p>1 Token format for existing merchants who implemented Cybersource services prior to 2019.</p> <p>2 Can be used only for one token type—customer, payment instrument, or instrument identifier. For instrument identifier tokens, you can use the 22-digit format for payment cards and electronic checks.</p>	



Multiple merchant IDs can be configured for various token types. You receive the instrument identifier token regardless of your account's token type. Reasons for multiple merchant IDs include:

- You have multiple processors.
- Point-of-sale terminals have unique merchant IDs, which are usually configured for the PAN-only instrument identifier token.

When you have multiple merchant IDs, you can set up one token vault to which all of your merchant IDs have access or set up multiple vaults to segregate access to tokens. See "[Token Types and Formats](#)," page 9.

---

## Requirements

---

You must:

- Have a merchant account with a supported processor.
- Create a Cybersource account:  
<https://www.cybersource.com/register/>
- Contact Cybersource Customer Support to enable your account for the Token Management Service and to enable relaxed requirements for address data and expiration date settings. You must confirm the token type and format that you want to use, as described in [Table 2, "Token Types and Formats."](#)
- Install a Cybersource [Simple Order API client](#) or the [SOAP Toolkit](#). Use Simple Order API 1.135 or later.

## Transaction Endpoints

---

For live transactions, send requests to the production server:

<https://ics2wsa.ic3.com/commerce/1.x/transactionProcessor>

For live transactions in India, send requests to the production server in India:

<https://ics2ws.in.ic3.com/commerce/1.x/transactionProcessor>

For test transactions, send requests to the test server:

<https://ics2wstesta.ic3.com/commerce/1.x/transactionProcessor>

# Supported Processors and Payment Methods

The processors listed in [Table 3](#) support customer and instrument identifier tokens, unless noted otherwise.

**Table 3 Supported Processors and Payment Methods**

Processor	Payment Methods
AIBMS	Credit card.
American Express Brighton	Credit card. <b>Important</b> Does not support automatic preauthorization reversals.
American Express Direct	Debit card and prepaid card.
Asia-Mideast Processing	Credit card.
Barclays	Credit card—supports 0.00 preauthorizations for Visa and Mastercard.
Chase Paymentech Solutions	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</li> <li>■ Debit card and prepaid card—supports partial authorizations for Visa, Mastercard, American Express, Discover, and Diners Club.</li> <li>■ Electronic check.</li> </ul>
Cielo 3.0	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations using Visa, Mastercard, American Express, Discover, Diners Club, JCB, Hipercard, Aura, and Elo.</li> <li>■ Debit card—authorization request must include <b>ccAuthService_overridePaymentMethod</b> set to DB.</li> </ul>
Citibank	Credit card—supports 0.00 preauthorizations for Visa and Mastercard.
Comercio Latino	Credit card—supports 1.00 preauthorizations using Visa, Mastercard, American Express, Discover, Diners Club, JCB, Hipercard, Aura, and Elo.
Credit Mutuel-CIC	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations using Visa, Mastercard, and Cartes Bancaires.</li> <li>■ Debit card and prepaid card.</li> </ul>
Cybersource ACH Service	Electronic check.
Elavon Americas	Credit card—supports 0.00 preauthorizations using Visa, Mastercard, American Express, Discover, Diners Club, and China UnionPay.
FDC Compass	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</li> <li>■ Debit card and prepaid card.</li> <li>■ Payouts.</li> </ul>

**Table 3 Supported Processors and Payment Methods (Continued)**

<b>Processor</b>	<b>Payment Methods</b>
FDC Nashville Global	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</li> <li>■ Debit card and prepaid card.</li> </ul>
FDMS Nashville	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa.</li> <li>■ Debit card and prepaid card.</li> </ul>
FDMS South	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</li> <li>■ Debit card and prepaid card.</li> </ul>
GPN	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</li> <li>■ Debit card and prepaid card.</li> </ul>
HSBC	<p>Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</p> <p><b>Important</b> Does not support automatic preauthorization reversals.</p>
Ingenico ePayments	Credit card.
JCN Gateway	Credit card.
LloydsTSB Cardnet	Credit card.
Moneris	Credit card—supports 0.00 preauthorizations for Visa, Mastercard, and China UnionPay.
OmniPay Direct	Credit card—supports 0.00 preauthorizations using Visa, Mastercard, Maestro (International), and Maestro (UK Domestic).
OmniPay-Ireland	Credit card—supports 0.00 preauthorizations using Visa and Mastercard.
RBS WorldPay Atlanta	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</li> <li>■ Electronic check.</li> </ul>
Streamline	Credit card—supports 0.00 preauthorizations for Visa and Mastercard.
SIX	Credit card.
TeleCheck	Electronic check—supports 1.00 preauthorizations.
TSYS Acquiring Solutions	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard cards and 1.00 preauthorizations using American Express, Discover, Diners Club, and JCB.</li> <li>■ Debit card and prepaid card.</li> </ul>
Visa Platform Connect Visa Platform Connect was previously called <i>Cybersource through VisaNet</i> .	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for Visa and Mastercard.</li> <li>■ Credit card—supports 1.00 preauthorizations for American Express, Discover, Diners Club, and JCB.</li> <li>■ Debit card and prepaid card.</li> <li>■ Payouts.</li> </ul>

**Table 3 Supported Processors and Payment Methods (Continued)**

Processor	Payment Methods
<p>Worldpay VAP</p> <p>Worldpay VAP was previously called Litle. Litle was purchased by Vantiv, which was then purchased by Worldpay VAP. If you have any questions about this situation, contact your account manager at Worldpay VAP.</p>	<ul style="list-style-type: none"> <li>■ Credit card—supports 0.00 preauthorizations for American Express, Diners Club, Discover, JCB, Mastercard, and Visa.</li> <li>■ Debit card and prepaid card.</li> </ul>

## Relaxed Requirements for Address Data and Expiration Date

To enable relaxed requirements for address data and expiration date, contact Cybersource Customer Support to have your account configured for this feature. For details about relaxed requirements, see the [Relaxed Requirements for Address Data and Expiration Date page](#).

## Merchant-Initiated Transactions

TMS simplifies compliance with mandates for merchant-initiated transactions and credentials-on-file. This helps you to achieve higher authorization success rates. For information about merchant-initiated transactions, see:

<https://support.cybersource.com/s/article/Support-for-Merchant-Initiated-Transactions-and-Credential-on-File-for-Visa-Mastercard-and-Discover>

## Automatically Preauthorizing an Account

---

Cybersource can automatically verify that a payment card or electronic check account is valid prior to tokenization by authorizing a zero or low value amount, depending on the card type. See ["Supported Processors and Payment Methods," page 12](#). There is no additional charge from Cybersource for this service.

If your account is configured for automatic preauthorizations, Cybersource automatically runs several fraud checks during a preauthorization depending on the payment method for the new customer profile:

- AVS checks—credit card only
- CVN checks—credit card only
- Decision Manager—credit card and electronic checks

If your payment processor supports full authorization reversals, you can contact Cybersource Customer Support to automatically reverse preauthorizations. When you create a customer profile with automatic preauthorizations and automatic preauthorization reversals enabled, the order of services is:

- 1 Credit card authorization service for the preauthorization.
- 2 Subscription create service—only if the authorization is successful.
- 3 Full authorization reversal service—only if the authorization is successful and the preauthorization amount is not 0.00.

You can disable the automatic preauthorization for an individual token create or update request using the **paySubscriptionCreateService\_disableAutoAuth** field. See [Appendix A, "API Fields," on page 27](#).

# Creating Customer Tokens

The customer token represents customer-related information including details for a payment card or electronic check, billing address, shipping address, and merchant-defined data. For a description of all token types, see ["Token Types and Formats," page 9](#).

You can configure your merchant ID to request an automatic account verification (also known as a 0.0 or 1.00 preauthorization) when you create a token. If the verification fails, the token is not created. Contact Cybersource Customer Support to enable this for your merchant ID. See ["Authorize and Create a Customer Token for a Payment Card," page 17](#).

The customer token is returned in the **paySubscriptionCreateReply\_subscriptionID** field. The instrument identifier token is also returned in the **paySubscriptionCreateReply\_instrumentIdentifierID** field and can be used to analyze customer PAN and electronic check usage across multiple customer tokens.

## Creating a Customer Token for a Payment Card

---

**To request a payment card customer token:**

---

**Step 1** Set the **paySubscriptionCreateService\_run** service field to `true`.

**Step 2** Include the following required fields in the request:

- `billTo_city`
- `billTo_country`
- `billTo_email`
- `billTo_firstName`
- `billTo_lastName`
- `billTo_phoneNumber`
- `billTo_postalCode`
- `billTo_state`
- `billTo_street1`



- `card_accountNumber`
- `card_cardType`
- `card_expirationMonth`
- `card_expirationYear`
- `merchantID`
- `merchantReferenceCode`
- `purchaseTotals_currency`
- `recurringSubscriptionInfo_frequency`—set to `on-demand`
- `shipTo_city`
- `shipTo_country`
- `shipTo_firstName`
- `shipTo_lastName`
- `shipTo_postalCode`
- `shipTo_state`
- `shipTo_street1`

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields," on page 27](#). For examples, see [Appendix B, "Examples," on page 45](#).

---

## Authorize and Create a Customer Token for a Payment Card

---



You can use this option to verify card details. The token is not created if the authorization fails.

---

### To verify and create a payment card customer token:

---

- Step 1** Set the `paySubscriptionCreateService_run` field to `true`.
- Step 2** Include the same fields that are in the request to create a payment card customer token. See ["Creating a Customer Token for a Payment Card," page 16](#).

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields," on page 27](#). For examples, see [Appendix B, "Examples," on page 45](#).

---

# Creating a Customer Token for an Electronic Check

---

## To request an electronic check customer token:

---

**Step 1** Set the `paySubscriptionCreateService_run` service field to `true`.

**Step 2** Include the following required fields in the request:

- `billTo_city`
- `billTo_companyTaxID`—contact your TeleCheck representative to learn whether this field is required or optional.
- `billTo_country`
- `billTo_driversLicenseNumber`—contact your TeleCheck representative to learn whether this field is required or optional.
- `billTo_driversLicenseState`—contact your TeleCheck representative to learn whether this field is required or optional.
- `billTo_email`
- `billTo_firstName`
- `billTo_lastName`
- `billTo_phoneNumber`—contact your payment processor representative to learn whether this field is required or optional.
- `billTo_postalCode`
- `billTo_state`
- `billTo_street1`
- `check_accountNumber`
- `check_accountType`
- `check_bankTransitNumber`
- `check_checkNumber`—contact your payment processor representative to learn whether this field is required or optional.
- `check_secCode`—required field if your processor is TeleCheck.

- merchantID
- merchantReferenceCode
- purchaseTotals\_currency
- recurringSubscriptionInfo\_frequency—set to `on-demand`.
- subscription\_paymentMethod—set to `check`.

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields,"](#) on page 27.

---

## Retrieving a Customer Token

---

You can retrieve the data that is represented by the customer token. Use the payment account reference in the **paymentAccountReference** field to analyze customer PAN usage across multiple customer tokens.

### To retrieve a customer token:

---

**Step 1** Set the **paySubscriptionRetrieveService\_run** service field to `true`.

**Step 2** Include the following required fields in the request:

- merchantID
- merchantReferenceCode
- recurringSubscriptionInfo\_subscriptionID

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields,"](#) on page 27. For examples, see [Appendix B, "Examples,"](#) on page 45.

---

# Updating a Customer Token

---

You can update the data that is represented by the customer token.

## To update a payment card customer token:

---

**Step 1** Set the `paySubscriptionUpdateService_run` service field to `true`.

**Step 2** Include the following required fields in the request:

- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

**Step 3** Include fields for the data you want to update, such as:

- `billTo_city`
- `billTo_country`
- `billTo_email`
- `billTo_firstName`
- `billTo_lastName`
- `billTo_phoneNumber`
- `billTo_postalCode`
- `billTo_state`
- `billTo_street1`
- `card_accountNumber`
- `card_cardType`
- `card_expirationMonth`
- `card_expirationYear`
- `purchaseTotals_currency`
- `merchantDefinedData_field#`
- `merchantSecureData_field#`
- `recurringSubscriptionInfo_frequency`—set to `on-demand`
- `shipTo_city`
- `shipTo_country`
- `shipTo_firstName`
- `shipTo_lastName`
- `shipTo_postalCode`
- `shipTo_state`
- `shipTo_street1`

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields," on page 27](#). For examples, see [Appendix B, "Examples," on page 45](#).

## Deleting a Customer Token

---



Instrument Identifiers can be associated with more than one payment instrument or customer token or both. You cannot delete an instrument identifier token unless you have deleted all payment instruments and customer tokens associated with it.

When you delete an instrument identifier token then create a new token of any type containing the same PAN or bank account details, the original instrument identifier token is returned.

---

### To delete a customer token:

---

**Step 1** Set the `paySubscriptionDeleteService_run` service field to `true`.

**Step 2** Include the following required fields in the request:

- `merchantID`
- `merchantReferenceCode`
- `recurringSubscriptionInfo_subscriptionID`

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields," on page 27](#). For examples, see [Appendix B, "Examples," on page 45](#).

---

## Requesting On-Demand Transactions

---

An on-demand transaction is a real-time transaction using the details represented by a token. The on-demand transactions that you can request are:

- Credit cards—authorization, sale (authorization and capture combined), and credit.
- Electronic checks—debit and credit. See *Electronic Check Services Using the Simple Order API* (PDF | [HTML](#)).

### To request an on-demand sale transaction:

---

- Step 1** Set the `ccAuthService_run` service field to `true`.
- Step 2** Set the `ccCaptureService_run` service field to `true`.
- Step 3** Include the following required fields in the request:
- `merchantID`
  - `merchantReferenceCode`
  - `purchaseTotals_currency`
  - `purchaseTotals_grandTotalAmount`
  - `recurringSubscriptionInfo_subscriptionID`—set to the token value.

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields," on page 27](#).

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### To request an on-demand credit transaction:

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- Step 1** Set the `ccCreditService_run` service field to `true`.
- Step 2** Include the following fields in the request:
- `merchantID`
  - `merchantReferenceCode`
  - `purchaseTotals_currency`
  - `purchaseTotals_grandTotalAmount`
  - `recurringSubscriptionInfo_subscriptionID`—set to the token value.

For detailed descriptions of request and reply fields, see [Appendix A, "API Fields," on page 27](#).

---

# Creating Credentials-on-File Network Tokens

**Table 4 Card Types and Processors**

Card Type	Processor
Visa	<ul style="list-style-type: none"> <li>■ Barclays</li> <li>■ Chase Paymentech Solutions</li> <li>■ Comercio Latino</li> <li>■ FDC Compass</li> <li>■ FDC Nashville Global</li> <li>■ GPN</li> <li>■ OmniPay Direct</li> <li>■ Streamline</li> <li>■ SIX</li> <li>■ TSYS Acquiring Solutions</li> <li>■ Visa Platform Connect</li> </ul>

Creating credentials-on-file (COF) network tokens enables you to improve your authorization success rates.

COF network tokens represent the following tokenized data:

- Payment card PAN
- Payment card expiration date

To help reduce the risk of fraud, you can also include:

- Billing address
- Card verification number

TMS converts the PAN and authentication data that you provide in a token create or update request into a COF network token. See ["Creating a Customer Token for a Payment Card," page 16](#), and ["Updating a Customer Token," page 20](#).

The token is stored in your token vault with the original payment data. You receive the standard reply message described when you create or update a token. See [Appendix B, "Examples," on page 45](#). When you use the customer, payment instrument, or instrument identifier token for an authorization, TMS uses the COF network token. TMS automatically creates a cryptogram (TAVV) for the transaction, if required.

COF network tokens can be used for payments, even when the PAN that was used to create the token expires or is reported lost. This capability results in fewer authorization declines.

In order to provide an optimal customer experience, you can subscribe to real-time notifications that inform you when a PAN is enrolled or replaced, or the expiration dates are extended. See ["COF Network Token Notifications," page 25](#).

## Requirements

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Contact Cybersource Customer Support to have your account configured to create COF network tokens. When your account is configured to create tokens from a PAN, TMS attempts to create a COF network token for each PAN presented in the token create or update request.

## Creating a COF Network Token

---

The procedure for creating a COF network token is the same as the procedure for creating a customer token for a payment card. See ["Creating a Customer Token for a Payment Card," page 16](#).

If you are successful, the COF network token is stored in your TMS token vault alongside the PAN. You receive:

- Customer token in the **paySubscriptionCreateReply\_subscriptionID** field.
- Instrument identifier token in the **paySubscriptionCreateReply\_instrumentIdentifierID** field that can be used to analyze customer PAN usage across multiple customer tokens.

If your processor does not support network tokens, or the PAN cannot be enrolled as a COF network token, TMS uses the PAN associated with the token and creates an instrument identifier token. Eligibility is determined by the card type, the issuer, and your acquirer support.



Network tokens are automatically updated through the card schemes.

---



## Testing

To test your account for support for network tokens, use the Visa test card numbers in [Table 5](#). Remove the spaces when sending to Cybersource.

**Table 5 COF Test Cards**

Card Number	CVV	Expiration Date
4622 9431 2701 3705	838	12/22
4622 9431 2701 3713	043	12/22
4622 9431 2701 3721	258	12/22
4622 9431 2701 3739	942	12/22
4622 9431 2701 3747	370	12/22

## COF Network Token Notifications

TMS notifies you in real time when a PAN is successfully enrolled and when updates are made to a card represented by the COF network token in your vault. Contact Cybersource Customer Support with your webhook address for notifications of these updates.



Only an HTTPS URL supporting TLS 1.2 or later should be used for the merchant POST URL.

Each notification reply message contains all customer, payment instrument, and instrument identifier tokens that are affected by an individual update. More than one customer token can have the same COF network token; therefore, multiple results are possible. Use the retrieve token service to retrieve the updated details. See ["Retrieving a Customer Token," page 19](#).

### Example 1 PAN Enrollment Notification

```
{
  "version": "1.0",
  "id": "3213123123123",
  "type": "tokenizedCardEnrollments",
  "_links": {
    "customers": [
      {
        "href": "/tms/v2/customers/7040000000057621113"
      }
    ],
    "paymentInstruments": [
      {
        "href": "/tms/v1/paymentinstruments/7040000000057621112"
      }
    ]
  }
}
```

```

    }
  ],
  "instrumentIdentifiers": [
    {
      "href": "/tms/v1/instrumentidentifiers/704000000057621111"
    }
  ]
}
}

```

### Example 2 PAN Update Notification

```

{
  "version": "1.0",
  "id": "3213123123123",
  "type": "tokenizedCardUpdates",
  "_links": {
    "customers": [
      {
        "href": "/tms/v2/customers/8040000230021321234"
      },
      {
        "href": "/tms/v2/customers/8040000530021326588"
      }
    ],
    "paymentInstruments": [
      {
        "href": "/tms/v1/paymentinstruments/8040002500021325821"
      },
      {
        "href": "/tms/v1/paymentinstruments/8040007500021321699"
      }
    ],
    "instrumentidentifiers": [
      {
        "href": "/tms/v1/instrumentidentifiers/8040034500021321111"
      }
    ]
  }
}
}

```

# API Fields

## Data Type Definitions

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For more information about these data types, see the [World Wide Web Consortium \(W3C\) XML Schema Part 2: Datatypes Second Edition](#).

**Table 6** Data Type Definitions

Data Type	Description
Date and time	Format is YYYY-MM-DDThh:mm:ssZ, where: <ul style="list-style-type: none"><li>■ T separates the date and the time</li><li>■ Z indicates Coordinated Universal Time (UTC), also known as Greenwich Mean Time (GMT)</li></ul> <p><b>Example</b> 2020-01-11T22:47:57Z equals January 11, 2020, at 22:47:57 (10:47:57 p.m.).</p>
Integer	Whole number {..., -3, -2, -1, 0, 1, 2, 3, ...}
String	Sequence of letters, numbers, spaces, and special characters

# Request Fields

**Table 7 Request Fields**

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
billTo_city	City of the billing address.	Create (R) <sup>1</sup> Update (O)	String (50)
billTo_companyTaxID	Tax identifier for the customer's company. <b>Important</b> Contact your TeleCheck representative to find out whether this field is required or optional.	Create (see description) Update (see description)	String (9)
billTo_country	Country of the billing address. Use the two-character <i>ISO Standard Country Codes</i> .	Create (R) <sup>1</sup> Update (O)	String (2)
billTo_dateOfBirth	Customer date of birth. Format: YYYY-MM-DD or YYYYMMDD	Create (O for eCheck payments)	String (10)
billTo_driversLicenseNumber	Customer's driver's license number. <b>Important</b> Contact your TeleCheck representative to find out whether this field is required or optional.	Create (see description) Update (see description)	String (30)
billTo_driversLicenseState	State or province in which the customer's driver's license was issued. Use the two-character <i>State, Province, and Territory Codes for the United States and Canada</i> . <b>Important</b> Contact your TeleCheck representative to find out whether this field is required or optional.	Create (see description) Update (see description)	String (2)
billTo_email	Customer email address.	Create (R) <sup>1</sup> Update (O)	String (255)
billTo_firstName	Customer first name.	Create (R) <sup>1</sup> Update (O)	String (60)
billTo_lastName	Customer last name.	Create (R) <sup>1</sup> Update (O)	String (60)
billTo_phoneNumber	Customer phone number.	Create (O) Update (O)	String (15)

<sup>1</sup> This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
billTo_postalCode	<p>Postal code for the billing address. The postal code must consist of 5 to 9 digits.</p> <p>When the billing country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits]</p> <p><b>Example</b> 12345-6789</p> <p>When the billing country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric]</p> <p><b>Example</b> A1B 2C3</p>	<p>Create (R)<sup>1</sup></p> <p>Update (O)</p>	<p>Visa Platform Connect: String (9)</p> <p>All other processors: String (10)</p>
billTo_state	<p>State or province in the billing address. Use the two-character <i>State, Province, and Territory Codes for the United States and Canada</i>.</p>	<p>Create (R)<sup>1</sup></p> <p>Update (O)</p>	String (2)
billTo_street1	First line of the billing address.	<p>Create (R)<sup>1</sup></p> <p>Update (O)</p>	<p>Moneris: String (50)</p> <p>Visa Platform Connect: String (40)</p> <p>Worldpay VAP: String (35)</p> <p>All other processors: String (60)</p>
billTo_street2	Second line of the billing address.	<p>Create (O)</p> <p>Update (O)</p>	<p>Moneris: String (50)</p> <p>Visa Platform Connect: String (40)</p> <p>Worldpay VAP: String (35)</p> <p>All other processors: String (60)</p>

<sup>1</sup> This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
card_accountNumber	Card account number.	Create (R) Update (O)	String (20)
card_cardType	Type of card.  See <a href="#">Appendix C, "Card Types," on page 54</a> for a list of valid values. To see which cards are supported for each processor, see <a href="#">"Supported Processors and Payment Methods," page 12.</a>	Create (R) Update (O)	String (3)
card_cvNumber	Card verification number.	Create (O) Update (O)	String with numbers only (4)
card_expirationMonth	Expiration month.  Format: MM	Create (R) <sup>1</sup> Update (O)	String (2)
card_expirationYear	Expiration year.  Format: YYYY  <b>FDC Nashville Global and FDMS South</b> You can send 2 digits or 4 digits. When you send 2 digits, they must be the last 2 digits of the year.	Create (R) <sup>1</sup> Update (O)	FDC Nashville Global and FDMS South: String (See description)  All other processors: String (4)
card_issueNumber	Number of times a Maestro (UK Domestic) card has been issued to the account holder.  When you include this value in your request, include exactly what is printed on the card. A value of 2 is different than a value of 02. Do not include the field if the card is not a Maestro (UK Domestic) card.	Create (O) Update (O)	String (5)
card_startMonth	Month of the start of the Maestro (UK Domestic) card validity period.  Format: MM.  Possible values: 01 to 12.	Create (O) Update (O)	String (2)
card_startYear	Year of the start of the Maestro (UK Domestic) card validity period.  Format: YYYY.  Possible values: 01 to 12.	Create (O) Update (O)	String (4)

<sup>1</sup> This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
ccAuthService_overridePaymentMethod	Type of account associated with the card. This field is supported only for transactions with Brazilian-issued combo cards on Cielo 3.0. The customer provides this information during the payment process. Combo cards in Brazil contain credit and debit functionality in a single card. The Visa network uses a credit bank identification number (BIN) for this type of card. Using the BIN to determine whether a card is debit or credit can cause transactions with these cards to be processed incorrectly. This field enables the customer to specify whether the card should be used as a credit card or a debit card for the transaction.  Possible value: DB: Debit card.	Authorization (Required for debit cards on Cielo 3.0)	String (2)
ccAuthService_run	Whether to include <b>ccAuthService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	Authorization (R)	String (5)
ccCaptureService_run	Whether to include <b>ccCaptureService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	Capture (R)	String (5)
check_accountNumber	Checking account number.	Create (R for eCheck payments) Update (O)	String (17)
check_accountType	Checking account type. Possible values: <ul style="list-style-type: none"> <li>■ C: checking</li> <li>■ S: savings (USD only)</li> <li>■ X: corporate checking (USD only)</li> <li>■ G: general ledger</li> </ul>	Create (R for eCheck payments) Update (O)	String (1)
check_bankTransitNumber	Bank routing number. This value is also known as the <i>transit number</i> .	Create (R for eCheck payments) Update (O)	String (9)

1 This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
check_checkNumber	<p>Check number.</p> <p><b>Chase Paymentech Solutions</b> Optional.</p> <p><b>Cybersource ACH Service</b> Not used.</p> <p><b>RBS WorldPay Atlanta</b> Optional on debits. Required on credits.</p> <p><b>TeleCheck</b> Strongly recommended on debit requests. Optional on credits.</p>	<p>Create (R for eCheck payments)</p> <p>Update (O)</p>	String with numbers only (8)
<p>1 This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. <b>Important</b> It is your responsibility to determine whether a field is required for the transaction that you are requesting.</p>			



Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
check_secCode	<p><b>Important</b> This field is required if your processor is TeleCheck.</p> <p>Code that specifies the authorization method for the transaction. Possible values:</p> <ul style="list-style-type: none"> <li>■ <b>CCD</b>: Corporate cash disbursement—charge or credit to a business checking account. You can use one-time or recurring CCD transactions to transfer funds to or from a corporate entity.</li> <li>■ <b>PPD</b>: Prearranged payment and deposit entry—charge or credit to a personal checking or savings account. You can originate a PPD entry only when the payment and deposit terms between you and the customer are prearranged. A written authorization from the customer is required for one-time transactions.</li> <li>■ <b>TEL</b>: Telephone-initiated entry—one-time charge to a personal checking or savings account. You can originate a TEL entry only when there is a business relationship between you and the customer or when the customer initiates a telephone call to you. For a TEL entry, you must obtain a payment authorization from the customer over the telephone.</li> <li>■ <b>WEB</b>: Internet-initiated entry—charge to a personal checking or savings account. You can originate a one-time or recurring WEB entry when the customer initiates the transaction over the Internet. For a WEB entry, you must obtain payment authorization from the customer over the Internet.</li> </ul>	<p>Create (R for eCheck payments)</p> <p>Update (O)</p>	String (3)
invoiceHeader_merchantDescriptorAlternate	For the description, used-by information, data type, and length, see the information about merchant descriptors in <i>Credit Card Services Using the Simple Order API</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> ).	Optional for all services.	String (13)
<p>1 This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. <b>Important</b> It is your responsibility to determine whether a field is required for the transaction that you are requesting.</p>			

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
merchantDefinedData_field1 merchantDefinedData_field2 merchantDefinedData_field3 merchantDefinedData_field4	Four fields that you can use to store information in the customer token.  <b>Warning</b> Merchant-defined data fields are not intended to and MUST NOT be used to capture personally identifying information. Accordingly, merchants are prohibited from capturing, obtaining, and/or transmitting any personally identifying information in or via the merchant-defined data fields. Personally identifying information includes, but is not limited to, card number, bank account number, social security number, driver's license number, state-issued identification number, passport number, and card verification numbers (CVV, CVC2, CVV2, CID, CVN). In the event Cybersource discovers that a merchant is capturing and/or transmitting personally identifying information via the merchant-defined data fields, whether or not intentionally, Cybersource WILL immediately suspend the merchant's account, which will result in a rejection of any and all transaction requests submitted by the merchant after the point of suspension.	Create (O) Update (O)	String (255)
merchantID	Your Cybersource merchant ID. Use the same merchant ID for evaluation, testing, and production.	Required for all services.	String (30)
merchantReferenceCode	Merchant-generated order reference or tracking number. Cybersource recommends that you send a unique value for each transaction so that you can perform meaningful searches for the transaction. For information about tracking orders, see <a href="#">Getting Started with Cybersource Advanced for the Simple Order API</a> .	Required for all services.	Asia, Middle East, and Africa Gateway: String (40) Atos: String (32) All other processors: String (50)

- 1 This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
merchantSecureData_field1 merchantSecureData_field2 merchantSecureData_field3 merchantSecureData_field4	Storage field for any data type in the customer token. The only validation performed on this field is a size check. The data is encrypted before it is stored in the database.	Create (O) Update (O)	String (2071)
paySubscriptionCreateService_disableAutoAuth	Indicates whether to turn off the preauthorization check when creating this token. Use this field if your Cybersource account is configured for automatic preauthorizations but for this specific token you want to override that setting. Possible values: <ul style="list-style-type: none"> <li>■ <code>false</code>: No, go ahead and perform the preauthorization.</li> <li>■ <code>true</code>: Yes, turn off the preauthorization check.</li> </ul>	Create (O) Update (O)	String (5)
paySubscriptionCreateService_run	Whether to include <b>paySubscriptionCreateService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	Create (R)	String (5)
paySubscriptionDeleteService_run	Whether to include <b>paySubscriptionDeleteService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	Delete (R)	String (5)
paySubscriptionRetrieveService_run	Whether to include <b>paySubscriptionRetrieveService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	Retrieve (R)	String (5)

1 This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
paySubscriptionUpdateService_run	Whether to include <b>paySubscriptionUpdateService</b> in your request. Possible values: <ul style="list-style-type: none"> <li>■ <code>true</code>: Include the service in your request.</li> <li>■ <code>false</code> (default): Do not include the service in your request.</li> </ul>	Update (R)	String (5)
purchaseTotals_currency	Currency used by the customer.	Create (R) Update (O)	String (5)
purchaseTotals_grandTotalAmount	Grand total for the order. This value cannot be negative. You can include a decimal point (.), but you cannot include any other special characters. Cybersource truncates the amount to the correct number of decimal places.	Authorization (R) Create (R)	String (60)
recurringSubscriptionInfo_billPayment	Flag that indicates that this is a payment for a bill or for an existing contractual loan. This value is case sensitive. Possible values: <ul style="list-style-type: none"> <li>■ <code>false</code> (default): Not a bill payment or loan payment.</li> <li>■ <code>true</code>: Bill payment or loan payment.</li> </ul>	Create (O)	String (1)
recurringSubscriptionInfo_frequency	Frequency of payments for the customer profile. Value: <code>on-demand</code>	Create (R)	String (20)
recurringSubscriptionInfo_subscriptionID	Identifier for the token.	Delete (R) Retrieve (R) Update (R)	String (32)
shipTo_city	City of the shipping address.	Create (O) Update (O)	String (50)
shipTo_company	Name of the company receiving the product.	Create (O) Update (O)	String (60)
shipTo_country	Country code for the shipping address. Use the two-character <a href="#">ISO Standard Country Codes</a> .	Create (O) Update (O)	String (2)
shipTo_firstName	First name of recipient.	Create (O) Update (O)	String (60)

1 This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

Table 7 Request Fields (Continued)

Field Name	Description	Used By & Required (R)/ Optional (O)	Data Type & Length
shipTo_lastName	Last name of recipient.	Create (O) Update (O)	String (60)
shipTo_postalCode	Postal code for the shipping address. The postal code must consist of 5 to 9 digits.  When the shipping country is the U.S., the 9-digit postal code must follow this format: [5 digits][dash][4 digits] <b>Example</b> 12345-6789  When the shipping country is Canada, the 6-digit postal code must follow this format: [alpha][numeric][alpha][space] [numeric][alpha][numeric] <b>Example</b> A1B 2C3	Create (O) Update (O)	String (10)
shipTo_state	State or province of the shipping address. Use the <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	Create (O) Update (O)	String (2)
shipTo_street1	First line of the shipping address.	Create (O) Update (O)	String (60)
shipTo_street2	Second line of the shipping address.	Create (O) Update (O)	String (60)
subscription_paymentMethod	Method of payment. Possible values: <ul style="list-style-type: none"><li>■ credit card</li><li>■ check</li></ul>	Create (O)	String (20)

1 This field is optional if your Cybersource account is configured for relaxed requirements for address data and expiration date. See "Relaxed Requirements for Address Data and Expiration Date," page 14. **Important** It is your responsibility to determine whether a field is required for the transaction that you are requesting.

## Reply Fields

**Table 8** Reply Fields

Field Name	Description	Returned by	Data Type & Length
ccAuthReply_amount	Amount that was authorized.	Authorization	String (15)
ccAuthReply_authorizationCode	Authorization code. Returned only when the processor returns this value.	Authorization	String (7)
ccAuthReply_authorizationDateTime	Time of authorization.	Authorization	String (20)
ccAuthReply_avsCode	AVS results.	Authorization	String (1)
ccAuthReply_reasonCode	Numeric value corresponding to the result of the authorization request. See " <a href="#">Reason Codes</a> ," page 56.	Authorization	Integer (5)
ccAuthReply_reconciliationID	Reference number for the transaction. This value is not returned for all processors.  See <i>Getting Started with Cybersource Advanced for the Simple Order API</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> ) for information about order tracking and reconciliation. See <i>Getting Started with Cybersource Essentials</i> ( <a href="#">PDF</a>   <a href="#">HTML</a> ) for information about order tracking and reconciliation.	Authorization	String (60)
decision	Summarizes the overall results for the request. Possible values: <ul style="list-style-type: none"> <li>■ ACCEPT</li> <li>■ ERROR</li> <li>■ REJECT</li> </ul>	All services	String (6)
merchantReferenceCode	Order reference or tracking number that you provided in the request.	All services	String (50)
paymentAccountReference	Reference number serves as a link to the cardholder account and to all transactions for that account. The same value is returned whether the account is represented by a PAN or a network token.	Retrieve (For COF network token only.)	String (32)
paySubscriptionCreateReply_instrumentIdentifierID	Value for the instrument identifier token assigned to the tokenized PAN.	Create	String (32)

Table 8 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionCreateReply_instrumentIdentifierNew	<p>Indicates whether this is the first time the customer's PAN has been tokenized for you.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>■ Y: This is the first time the PAN has been tokenized and assigned an instrument identifier.</li> <li>■ N: The PAN has previously been tokenized and assigned an instrument identifier. This value is also returned if a token has been deleted and the PAN is used again in a token create request.</li> </ul>	Create	String (5)
paySubscriptionCreateReply_instrumentIdentifierStatus	<p>Current status of the tokenized PAN.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>■ Active</li> <li>■ Closed: Account Updater assigns this status when informed by the card association that the account has closed or there is a new PAN.</li> </ul>	Create	String (10)
paySubscriptionCreateReply_instrumentIdentifierSuccessorID	<p>Value for the new instrument identifier token assigned to the customer's new tokenized PAN.</p> <p>You receive this value in the create token reply when the customer's PAN included in the create token request was previously tokenized and the PAN has been updated by a card association.</p>	Create	String (32)
paySubscriptionCreateReply_reasonCode	Numeric value corresponding to the result of the service request. See " <a href="#">Reason Codes</a> ," page 56.	Create	Integer (5)
paySubscriptionCreateReply_subscriptionID	Identifier of the token. This value is dependent on the token type for which your MID is configured. See " <a href="#">Token Types and Formats</a> ," page 9.	Create	String (32)
paySubscriptionDeleteReply_instrumentIdentifierID	Value for the deleted instrument identifier token assigned to the tokenized PAN.	Delete	String (32)
paySubscriptionDeleteReply_reasonCode	Numeric value corresponding to the result of the service request. See " <a href="#">Reason Codes</a> ," page 56.	Delete	Integer (5)
paySubscriptionDeleteReply_subscriptionID	Identifier for the token.	Delete	String (32)

Table 8 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_cardAccountNumber	Card account number.	Retrieve	String (20)
paySubscriptionRetrieveReply_cardExpirationMonth	Two-digit month in which the credit card expires.	Retrieve	String (2)
paySubscriptionRetrieveReply_cardExpirationYear	Four-digit year in which the credit card expires.	Retrieve	String (4)
paySubscriptionRetrieveReply_cardIssueNumber	Number of times a Maestro (UK Domestic) card has been issued to the account holder.	Retrieve	String (5)
paySubscriptionRetrieveReply_cardStartMonth	Month of the start of the Maestro (UK Domestic) card validity period. Format: MM. Possible values: 01 to 12.	Retrieve	String (2)
paySubscriptionRetrieveReply_cardStartYear	Year of the start of the Maestro (UK Domestic) card validity period. Format: YYYY. Possible values: 01 to 12.	Retrieve	String (4)
paySubscriptionRetrieveReply_cardType	Type of card. See <a href="#">Appendix C, "Card Types," on page 54</a> for a list of possible values.	Retrieve	String (3)
paySubscriptionRetrieveReply_city	City of the customer address.	Retrieve	String (50)
paySubscriptionRetrieveReply_country	Country code for the billing address. For possible values, see the <a href="#">ISO Standard Country Codes</a> .	Retrieve	String (2)
paySubscriptionRetrieveReply_currency	Currency used by the customer. For possible values, see the <a href="#">ISO Standard Currency Codes</a> .	Retrieve	String (5)
paySubscriptionRetrieveReply_firstName	Customer first name.	Retrieve	String (60)
paySubscriptionRetrieveReply_frequency	Frequency of payments for the customer profile. Possible value: on-demand	Retrieve	String (20)
paySubscriptionRetrieveReply_instrumentIdentifierID	Value for the retrieved instrument identifier token assigned to the tokenized PAN.	Retrieve	String (32)



Table 8 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_instrumentIdentifierStatus	Current status of the tokenized PAN. Possible values: <ul style="list-style-type: none"> <li>■ Active</li> <li>■ Closed: Account Updater assigns this status when informed by the card association that the account has closed or there is a new PAN.</li> </ul>	Retrieve	String (10)
paySubscriptionRetrieveReply_instrumentIdentifierSuccessorID	Value for the new instrument identifier token assigned to the customer's new tokenized PAN.  You receive this value in the retrieve token reply when the customer's PAN included in the create token request was previously tokenized and the PAN has been updated by a card association.	Retrieve	String (32)
paySubscriptionRetrieveReply_lastName	Customer last name.	Retrieve	String (60)
paySubscriptionRetrieveReply_latestCardExpirationMonth	Expiration month of the most recent card number represented by the network token.	Retrieve	String (2)
paySubscriptionRetrieveReply_latestCardExpirationYear	Expiration year of the most recent card number represented by the network token.	Retrieve	String (4)
paySubscriptionRetrieveReply_latestCardSuffix	Suffix of the most recent card number represented by the network token.	Retrieve	String (4)
paySubscriptionRetrieveReply_merchantDefinedDataField1 to paySubscriptionRetrieveReply_merchantDefinedDataField4	Non-PII data that was stored in the customer token.	Retrieve	String (255)
paySubscriptionRetrieveReply_merchantReferenceCode	Merchant-generated order reference or tracking number.	Retrieve	String (50)
paySubscriptionRetrieveReply_merchantSecureDataField1 to paySubscriptionRetrieveReply_merchantSecureDataField4	Data that was encrypted and stored in the customer token.	Retrieve	String (2071)
paySubscriptionRetrieveReply_paymentMethod	Method of payment. Possible values: <ul style="list-style-type: none"> <li>■ credit card</li> <li>■ echeck</li> </ul>	Retrieve	String (20)
paySubscriptionRetrieveReply_phoneNumber	Customer phone number.	Retrieve	String (15)
paySubscriptionRetrieveReply_postalCode	Postal code of the billing address.	Retrieve	String (10)

Table 8 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_reasonCode	Numeric value corresponding to the result of the service request. See " <a href="#">Reason Codes</a> ," page 56.	Retrieve	Integer (5)
paySubscriptionRetrieveReply_shipToCity	City of the shipping address.	Retrieve	String (50)
paySubscriptionRetrieveReply_shipToCompanyName	Name of the company that is receiving the product.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToCountry	Country code for the shipping address. For possible values, see the <a href="#">ISO Standard Country Codes</a> .	Retrieve	String (2)
paySubscriptionRetrieveReply_shipToFirstName	First name of recipient.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToLastName	Last name of recipient.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToPostalCode	Postal code in the shipping address.	Retrieve	String (10)
paySubscriptionRetrieveReply_shipToState	State or province of shipping address. For possible values, see the <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	Retrieve	String (2)
paySubscriptionRetrieveReply_shipToStreet1	First line of the shipping address.	Retrieve	String (60)
paySubscriptionRetrieveReply_shipToStreet2	Second line of the shipping address.	Retrieve	String (60)
paySubscriptionRetrieveReply_startDate	Start date for an installment or recurring subscription.	Retrieve	String (8)
paySubscriptionRetrieveReply_state	State or province of billing address. For possible values, see the <a href="#">State, Province, and Territory Codes for the United States and Canada</a> .	Retrieve	String (2)
paySubscriptionRetrieveReply_status	Current status of the tokenized PAN. Possible values: <ul style="list-style-type: none"> <li>■ Active</li> <li>■ Closed: Account Updater assigns this status when informed by the card association that the account has closed or there is a new PAN.</li> </ul>	Retrieve	String (10)

Table 8 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionRetrieveReply_street1	First line of the billing address.	Retrieve	Moneris: String (50)  Visa Platform Connect: String (40)  Worldpay VAP: String (35)  All other processors: String (60)
paySubscriptionRetrieveReply_subscriptionID	Identifier for the customer profile.	Retrieve	String (32)
paySubscriptionUpdateReply_IdentifierSuccessorID	Value for the updated instrument identifier token assigned to the tokenized PAN.  You receive this value in the update token reply when the customer's PAN included in the create token request was previously tokenized and the PAN has been updated by a card association.	Update	String (32)
paySubscriptionUpdateReply_instrumentIdentifierID	Value for the updated instrument identifier token assigned to the tokenized PAN.	Update	String (32)
paySubscriptionUpdateReply_instrumentIdentifierNew	Indicates whether this is the first time the customer's PAN has been tokenized for the merchant.  Possible values: <ul style="list-style-type: none"> <li>■ Y: This is the first time the PAN has been tokenized and assigned an instrument identifier.</li> <li>■ N: The PAN has previously been tokenized and assigned an instrument identifier. This value is also returned if a token has been deleted and the PAN is used again in a token create request.</li> </ul>	Update	String (5)
paySubscriptionUpdateReply_instrumentIdentifierStatus	Current status of the tokenized PAN. Possible values: <ul style="list-style-type: none"> <li>■ Active</li> <li>■ Closed—Account Updater assigns this status when informed by the card association that the account has closed or there is a new PAN.</li> </ul>	Update	String (10)

Table 8 Reply Fields (Continued)

Field Name	Description	Returned by	Data Type & Length
paySubscriptionUpdateReply_subscriptionID	Identifier for the customer profile.	Update	String (32)
reasonCode	Numeric value corresponding to the result of the entire request. See " <a href="#">Reason Codes</a> ," page 56.	All services	Integer (5)
requestID	Identifier for the request.	All services	String (26)
requestToken	Request token data created by Cybersource for each reply. The field is an encoded string that contains no confidential information, such as an account or card verification number.	All services	String (256)

# Examples

## Example 3 Request: Create a Customer Token

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.138">
  <merchantID>mid1234</merchantID>
  <merchantReferenceCode>ref9876</merchantReferenceCode>
  <billTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
    <phoneNumber>987-654-3210</phoneNumber>
    <email>jsmith@example.com</email>
  </billTo>
  <shipTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
  </shipTo>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <card>
    <accountNumber>411111111111xxxx</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2020</expirationYear>
    <cardType>001</cardType>
  </card>
  <recurringSubscriptionInfo>
    <frequency>on-demand</frequency>
  </recurringSubscriptionInfo>
</requestMessage>
```

```

<merchantDefinedData>
  <field1>defined data text 1</field1>
  <field2>defined data text 2</field2>
  <field3>defined data text 3</field3>
  <field4>defined data text 4</field4>
</merchantDefinedData>
<merchantSecureData>
  <field1>secure data text 1</field1>
  <field2>secure data text 2</field2>
  <field3>secure data text 3</field3>
  <field4>secure data text 4</field4>
</merchantSecureData>
<paySubscriptionCreateService run="true"/>
</requestMessage>

```

---

#### Example 4 Reply: Create a Customer Token

---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.138">
  <c:merchantReferenceCode>ref9876</c:merchantReferenceCode>
  <c:requestID>4992578986976129904008</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:paySubscriptionCreateReply>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</c:subscriptionID>
    <c:instrumentIdentifierID>704000000000181111</c:instrumentIdentifierID>
    <c:instrumentIdentifierStatus>ACTIVE</c:instrumentIdentifierStatus>
    <c:instrumentIdentifierNew>Y</c:instrumentIdentifierNew>
  </c:paySubscriptionCreateReply>
</c:replyMessage>

```

---

**Example 5 Request: Authorize and Create a Customer Token**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.138">
  <merchantID>mid1234</merchantID>
  <merchantReferenceCode>ref9876</merchantReferenceCode>
  <billTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
    <phoneNumber>987-654-3210</phoneNumber>
    <email>jsmith@example.com</email>
  </billTo>
  <shipTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
  </shipTo>
  <purchaseTotals>
    <currency>USD</currency>
    <grandTotalAmount>10.00</grandTotalAmount>
  </purchaseTotals>
  <merchantDefinedData>
    <field1>defined data text 1</field1>
    <field2>defined data text 2</field2>
    <field3>defined data text 3</field3>
    <field4>defined data text 4</field4>
  </merchantDefinedData>
  <merchantSecureData>
    <field1>secure data text 1</field1>
    <field2>secure data text 2</field2>
    <field3>secure data text 3</field3>
    <field4>secure data text 4</field4>
  </merchantSecureData>
  <card>
    <accountNumber>4111111111111xxxx</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2020</expirationYear>
    <cardType>001</cardType>
  </card>
  <recurringSubscriptionInfo>
    <frequency>on-demand</frequency>
  </recurringSubscriptionInfo>
  <paySubscriptionCreateService run="true"/>
  <ccAuthService run="true"/>
</requestMessage>

```

---

**Example 6     Reply: Authorize and Create a Customer Token**

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.135">
  <c:ccAuthReply>
    <c:amount>10.00</c:amount>
    <c:authorizationCode>888888</c:authorizationCode>
    <c:avsCode>X</c:avsCode>
    <c:reasonCode>100</c:reasonCode>
    <c:reconciliationID>40368790XuwiG0mX</c:reconciliationID>
  </c:ccAuthReply>
  <c:merchantReferenceCode>ref9876</c:merchantReferenceCode>
  <c:requestID>3790672461500176726470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:paySubscriptionCreateReply>
    <c:reasonCode>100</c:reasonCode>
    <c:instrumentIdentifierID>7040000000000181111</c:instrumentIdentifierID>
    <c:instrumentIdentifierStatus>active</c:instrumentIdentifierStatus>
    <c:instrumentIdentifierNew>Y</c:instrumentIdentifierNew>
    <c:subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</c:subscriptionID>
  </c:paySubscriptionCreateReply>
  <c:purchaseTotals>
    <c:currency>USD</c:currency>
  </c:purchaseTotals>
</c:replyMessage>
```

---



**Example 7 Request: Create a COF Network Token**

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.138">
  <merchantID>mid1234</merchantID>
  <merchantReferenceCode>ref9876</merchantReferenceCode>
  <billTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
    <phoneNumber>987-654-3210</phoneNumber>
    <email>jsmith@example.com</email>
  </billTo>
  <shipTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
  </shipTo>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <card>
    <accountNumber>4111111111111111xxxx</accountNumber>
    <expirationMonth>07</expirationMonth>
    <expirationYear>2020</expirationYear>
    <cvNumber>999</cvNumber>
    <cardType>001</cardType>
  </card>
  <recurringSubscriptionInfo>
    <frequency>on-demand</frequency>
  </recurringSubscriptionInfo>
  <paySubscriptionCreateService run="true"/>
</requestMessage>
```

---

**Example 8     Reply: Create a COF Network Token**

---

```
<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.138">
  <c:merchantReferenceCode>ref9876</c:merchantReferenceCode>
  <c:requestID>4992578986976129904008</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:paySubscriptionCreateReply>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</c:subscriptionID>
    <c:instrumentIdentifierID>704000000000181111</c:instrumentIdentifierID>
    <c:instrumentIdentifierStatus>ACTIVE</c:instrumentIdentifierStatus>
    <c:instrumentIdentifierNew>Y</c:instrumentIdentifierNew>
  </c:paySubscriptionCreateReply>
</c:replyMessage>
```

---

**Example 9     Request: Retrieve a Customer Token**

---

```
<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.138">
  <merchantID>mid1234</merchantID>
  <merchantReferenceCode>ref9876</merchantReferenceCode>
  <recurringSubscriptionInfo>
    <subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</subscriptionID>
  </recurringSubscriptionInfo>
  <paySubscriptionRetrieveService run="true"/>
</requestMessage>
```

---

**Example 10 Reply: Retrieve a Customer Token**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.138">
  <c:merchantReferenceCode>ref9876</c:merchantReferenceCode>
  <c:requestID>4992597963906457904010</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:paySubscriptionRetrieveReply>
    <c:reasonCode>100</c:reasonCode>
    <c:latestCardSuffix>1234</c:latestCardSuffix>
    <c:latestCardExpirationMonth>07</c:latestCardExpirationMonth>
    <c:latestCardExpirationYear>2020</c:latestCardExpirationYear>
    <c:cardAccountNumber>411111111111xxxx</c:cardAccountNumber>
    <c:cardExpirationMonth>11</c:cardExpirationMonth>
    <c:cardExpirationYear>2029</c:cardExpirationYear>
    <c:cardIssueNumber>1</c:cardIssueNumber>
    <c:cardStartMonth>02</c:cardStartMonth>
    <c:cardStartYear>2016</c:cardStartYear>
    <c:cardType>005</c:cardType>
    <c:city>Small Town</c:city>
    <c:country>US</c:country>
    <c:currency>USD</c:currency>
    <c:email>jsmith@example.com</c:email>
    <c:firstName>Jane</c:firstName>
    <c:frequency>on-demand</c:frequency>
    <c:lastName>Smith</c:lastName>
    <c:paymentMethod>credit card</c:paymentMethod>
    <c:postalCode>98765</c:postalCode>
    <c:state>CA</c:state>
    <c:status>CURRENT</c:status>
    <c:street1>123 Main Street</c:street1>
    <c:subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</c:subscriptionID>
    <c:instrumentIdentifierID>704000000000181111</c:instrumentIdentifierID>
    <c:instrumentIdentifierStatus>ACTIVE</c:instrumentIdentifierStatus>
    <c:shipToCity>Small Town</c:shipToCity>
    <c:shipToCountry>US</c:shipToCountry>
    <c:shipToFirstName>Jane</c:shipToFirstName>
    <c:shipToLastName>Smith</c:shipToLastName>
    <c:shipToPostalCode>98765</c:shipToPostalCode>
    <c:shipToState>CA</c:shipToState>
    <c:shipToStreet1>123 Main Street</c:shipToStreet1>
    <c:merchantDefinedDataField1>defined data text 1</c:merchantDefinedDataField1>
    <c:merchantDefinedDataField2>defined data text 2</c:merchantDefinedDataField2>
    <c:merchantDefinedDataField3>defined data text 3</c:merchantDefinedDataField3>
    <c:merchantDefinedDataField4>defined data text 4</c:merchantDefinedDataField4>
    <c:merchantSecureDataField1>secure data text 1</c:merchantSecureDataField1>
    <c:merchantSecureDataField2>secure data text 2</c:merchantSecureDataField2>
    <c:merchantSecureDataField3>secure data text 3</c:merchantSecureDataField3>
    <c:merchantSecureDataField4>secure data text 4</c:merchantSecureDataField4>
  </c:paySubscriptionRetrieveReply>
  <c:paymentAccountReference>987654321234567890987654321234567
</c:paymentAccountReference>
</c:replyMessage>

```

---

**Example 11 Request: Update Merchant-Defined Data for a Customer Token**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.138">
  <merchantID>mid123</merchantID>
  <merchantReferenceCode>ref9876</merchantReferenceCode>
  <billTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
    <phoneNumber>987-654-3210</phoneNumber>
    <email>jsmith@example.com</email>
  </billTo>
  <shipTo>
    <firstName>Jane</firstName>
    <lastName>Smith</lastName>
    <street1>123 Main Street</street1>
    <city>Small Town</city>
    <state>CA</state>
    <postalCode>98765</postalCode>
    <country>US</country>
  </shipTo>
  <purchaseTotals>
    <currency>USD</currency>
  </purchaseTotals>
  <merchantDefinedData>
    <field1>updated defined data text 1</field1>
    <field2>updated defined data text 2</field2>
    <field3>updated defined data text 3</field3>
    <field4>updated defined data text 4</field4>
  </merchantDefinedData>
  <merchantSecureData>
    <field1>updated secure data text 1</field1>
    <field2>updated secure data text 2</field2>
    <field3>updated secure data text 3</field3>
    <field4>updated secure data text 4</field4>
  </merchantSecureData>
  <card>
    <accountNumber>411111111111xxxx</accountNumber>
    <expirationMonth>12</expirationMonth>
    <expirationYear>2020</expirationYear>
    <cardType>001</cardType>
  </card>
  <recurringSubscriptionInfo>
    <subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</subscriptionID>
  </recurringSubscriptionInfo>
  <paySubscriptionUpdateService run="true"/>
</requestMessage>

```

---

**Example 12 Reply: Update Merchant-Defined Data for a Customer Token**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.138">
  <c:merchantReferenceCode>ref9876</c:merchantReferenceCode>
  <c:requestID>4992604216066941804008</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:paySubscriptionUpdateReply>
    <c:instrumentIdentifierStatus>active</c:instrumentIdentifierStatus>
    <c:instrumentIdentifierID>704000000000181112</c:instrumentIdentifierID>
    <c:instrumentIdentifierNew>Y</c:instrumentIdentifierID>
    <c:subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</c:subscriptionID>
  </c:paySubscriptionUpdateReply>
</c:replyMessage>

```

---

**Example 13 Request: Delete a Customer Token**


---

```

<requestMessage xmlns="urn:schemas-cybersource-com:transaction-data-1.138">
  <merchantID>mid1234</merchantID>
  <merchantReferenceCode>ref9876</merchantReferenceCode>
  <recurringSubscriptionInfo>
    <subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</subscriptionID>
  </recurringSubscriptionInfo>
  <paySubscriptionDeleteService run="true"/>
</requestMessage>

```

---

**Example 14 Reply: Delete a Customer Token**


---

```

<c:replyMessage xmlns:c="urn:schemas-cybersource-com:transaction-data-1.135">
  <c:paySubscriptionDeleteReply>
    <c:reasonCode>100</c:reasonCode>
    <c:subscriptionID>554FDB92B1DAD8F9E0539599D30A3100</c:subscriptionID>
    <c:instrumentIdentifierID>704000000000181112</c:instrumentIdentifierID>
  </c:paySubscriptionDeleteReply>
  <c:requestID>3790672461500176056470</c:requestID>
  <c:decision>ACCEPT</c:decision>
  <c:reasonCode>100</c:reasonCode>
  <c:merchantReferenceCode>ref9876</c:merchantReferenceCode>
</c:replyMessage>

```

---

# Card Types

The following table lists the card type values to use in **paySubscriptionCreateService** and **paySubscriptionUpdateService** requests. To see which cards can be handled by each processor, see "[Supported Processors and Payment Methods](#)," page 12.

**Table 9 Card Types for Creating and Updating Tokens**

Value	Card Type
001	Visa  For all processors except Ingenico ePayments and SIX, the Visa Electron card type is processed the same way that the Visa debit card is processed. Use card type value 001 for Visa Electron.  <b>Note</b> Ingenico ePayments was previously called <i>Global Collect</i> .
002	Mastercard, Eurocard: European regional brand of Mastercard.
003	American Express
004	Discover
005	Diners Club
006	Carte Blanche
007	JCB
014	EnRoute
021	JAL
024	Maestro (UK Domestic)
027	NICOS house card
031	Delta: use this value only for Ingenico ePayments. For other processors, use 001 for all Visa card types.  <b>Note</b> Ingenico ePayments was previously called <i>Global Collect</i> .
033	Visa Electron: use this value only for Ingenico ePayments and SIX. For other processors, use 001 for all Visa card types.  <b>Note</b> Ingenico ePayments was previously called <i>Global Collect</i> .
034	Dankort
036	Cartes Bancaires
037	Carta Si

**Table 9 Card Types for Creating and Updating Tokens (Continued)**

<b>Value</b>	<b>Card Type</b>
039	Encoded account number
040	UATP
042	Maestro (International)
050	Hipercard: supported only by Comercio Latino.
051	Aura: supported only by Comercio Latino.
053	ORICO house card
054	Elo: supported only by Comercio Latino.
062	China UnionPay

# Reason Codes

[Table 10](#) describes the reason codes returned by the Simple Order API for TMS. For a description of replies, decisions, and reason codes, see the information about handling replies in [Getting Started with Cybersource Advanced for the Simple Order API](#).



Because Cybersource can add reply fields and reason codes at any time:

- You must parse the reply data according to the names of the fields instead of the field order in the reply. For more information about parsing reply fields, see the documentation for your client.
- Your error handler should be able to process new reason codes without problems.
- Your error handler should use the **decision** field to determine the result if it receives a reason code that it does not recognize.

**Table 10 Reason Codes**

Reason Code	Description
100	Transaction was successful.
101	Required field is null: <i>&lt;field name&gt;</i> Reason: Missing value in the required API field.
101	The request data did not pass the required fields check for this application: <i>&lt;field name&gt;</i> Reason: Invalid field included in the service request.
102	The request data did not pass the required fields check for this application: <i>&lt;field name&gt;</i> Reason: Invalid field included in the service request.
150	A system error has been encountered: Requested service is forbidden. Please contact customer support. Reason: The Token Management Service (TMS) profile is not enabled.



**Table 10 Reason Codes (Continued)**

Reason Code	Description
150	<p>A system error has been encountered. This field is invalid or missing. Please contact Customer Support.</p> <p>Possible reasons:</p> <ul style="list-style-type: none"> <li>■ You are requesting a service using a draft TMS profile.</li> <li>■ The profile is non-transactable.</li> <li>■ Invalid Profile ID.</li> <li>■ Profile does not exist.</li> <li>■ Vault does not exist.</li> </ul>
150	<p>Error occurred during communication with token service. Please contact customer support.</p> <p>Reason: The TMS system is not responding.</p>
231	<p>The credit card number is either missing or invalid.</p>